

A Simple Guide to Accessing Your 2024 Benefits



Elderplan Flex (HMO-POS)

2024

 elderplan | homefirst.
a member of MJHS Health System





Elderplan is very proud to have you as our member. As a not-for-profit health plan, our goal is to support and guide you, making sure you receive the high-quality, affordable care you need.

As part of our commitment to you, each year we work hard to provide the best benefits possible. But offering great benefits isn't enough. Making it easy for you to get that care is important too.



Your Benefits at a Glance



NEW! One card. Two great benefits.

- Elderplan is pleased to provide our members with one simple card to access both your expanded OTC coverage and new Flex spending benefit.



NEW! Increased and expanded OTC Benefit^{1 2}

- In 2024, all members have an increased benefit of \$140 every quarter to purchase health related items at elderplan.conveybenefits.com/login or walmart.com
 - Additionally eligible members have the freedom to use their OTC Visa card toward any of these products or services throughout the benefit year. You can even split dollars across the following:
 - Purchase of groceries at **FarmboxRx** or
 - Purchase of home-delivered meals at **Mom's Meals** or **GA Foods**
 - Simply call Member Services to see if you qualify.
 - You can also visit MyBenefitsCenter.com to view your OTC transaction history and card balance, as well as search eligible products and participating retailers.
 - To learn more, visit elderplan.org/otc-benefits.
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NEW! \$500 Flex benefit

- Members can use their Flex card for out-of-pocket dental, hearing, vision, and fitness expenses. These dollars are in addition to the Elderplan coverage you already receive.
 - **Dental services. Reminder!** Bring this card with you when visiting your dentist. Use your dental benefit first and then use your Flex card to help pay any out-of-pocket costs at both in and out-of-network providers.
 - Use toward dental implants, dentures, denture repairs and realignments, tooth extractions, root canals, bridges, crowns, periodontal work and more.
 - **Vision services.** Use your \$250 annual vision allowance at any in-network provider first, and then use this card toward any remaining balance.
 - Use toward contact lenses, eyeglasses, progressive and transition lenses, prescription sunglasses and more.
 - **Hearing services.** Use your hearing aid benefit of \$1,000 annually for both ears combined (\$500 per ear) at any in-network provider first, and then use this card toward any remaining balance.
 - Use toward hearing aids, hearing aid batteries, hearing aid repairs and more.
 - **Fitness services.** Use your Silver&Fit benefit first and then use this card to upgrade your fitness membership, schedule a private training session, or join a neighborhood gym or studio that's not part of the Silver&Fit network!

You can use your Flex card at any provider that accepts Visa.



NEW! See any Specialist you want: \$35 copay for each visit in or out-of-network³

- Specialists concentrate on specific area of medicine. For example, dermatologists treat the skin, cardiologists treat the heart, and pulmonologists treat the lungs. There are no referrals needed to see a Specialist.



NEW! In-Network and Out-of-Network Preventive and Comprehensive Dental³

- There is no charge for cleanings, exams, x-rays and fillings.
- Comprehensive coverage includes root canals, crowns and extractions.
- Elderplan pays up to \$1,500 for supplemental comprehensive dental in-network and out-of-network combined.
- See any dentist you want, in or out-of-network. While we are proud to offer out-of-network dental, it is important that you have a clear understanding of your potential financial responsibility, especially when it comes to comprehensive services, like crowns and fillings. Please ask your dentist to obtain a pre-treatment cost calculation from Healthplex, prior to your treatment.
- **Remember** to take your Flex Spending Card with you to use toward any out-of-pocket expenses you incur when visiting an out-of-network dentist.
- To find out more about the coverage, cost-sharing or out-of-network services, call our dental partner **Healthplex** at **1-866-795-6493** from 8 a.m. to 6 p.m. Monday to Friday, or visit elderplan.org/find-a-dentist to locate a dentist near you.

If you don't have a PCP or need help finding a specialist or podiatrist, Member Services is here to help. Simply call 1-800-353-3765 (TTY 711) from 8 a.m. – 8 p.m., 7 days a week. You can also check our live Provider Directory at elderplan.org.



NEW! In-Network and Out-of-Network Routine Podiatry:
\$35 copay for each visit³

- You may receive up to 12 visits per year.



NEW! Expanded Acupuncture: \$0 copay

- 20 visits a year for expanded acupuncture which now includes reflexology, acupuncture, and more!
- For assistance finding a provider, call Member Services at 1-800-353-3765, 8 a.m. - 8 p.m., 7 days a week.



Premium: \$0 monthly premium

So you have more money to spend on things that are important to you.



Primary Care Visits (PCP): \$0 copay for each visit

- Your PCP will oversee your care, identify health conditions before they become serious problems, and can also recommend specialists when needed.



24/7 Virtual Doctor's Care: \$0 copay

- Teladoc's physicians can diagnose, treat and prescribe medication for non-emergency conditions.
- Simply call our Virtual Health partner, **Teladoc**, for assistance from Board certified doctors and behavioral health professionals 24/7 at **1-800-TELADOC (835-2362)** or visit **www.Teladoc.com** anytime. Mobile app also available.



Inpatient Hospital: Authorization is required. You pay per admission

- Days 1 – 5: \$390 copay each day.
- Day 6 and beyond: \$0 copay each day.



Outpatient Hospital Services: 20% coinsurance

- Services such as observation services or outpatient surgery.



Routine Hearing: \$0 copay for a routine hearing exam, plus hearing aid fitting & evaluation every year.

- Hearing aids are covered up to \$1,000 annually for both ears combined (\$500 per ear.)⁴
- **Remember** to take your Flex Spending Card with you to use toward any out-of-pocket expenses for hearing aids, hearing aid batteries, and hearing aid repairs.
- Simply call our Hearing partner, **HearUSA**, for more information at **1-800-442-8231** from 8 a.m. – 8 p.m., Monday – Friday or visit them online at **www.hearusa.com**.



Routine Vision: \$0 copay for one routine eye exam every year.

- Regular eye exams can help identify the need for vision correction and detect eye diseases
- \$250 per year for eyeglasses and contact lenses.
- **Remember** to take your Flex Spending Card with you to use toward any out-of-pocket expenses for contact lenses, eyeglasses, progressive and transition lenses, and prescription sunglasses.
- Simply call our Vision partner, **Superior Vision**, for more information at **1-844-353-2902** from 8 a.m. – 9 p.m., Monday – Friday and from 11 a.m. – 4:30 p.m., on Saturday, or visit them online at **www.superiorvision.com**.



Memory Fitness Program: \$0 copay to participate

- BrainHQ® – a memory fitness program to improve brain function through games, puzzles and other fun exercises.
- Simply sign up by calling our partner, **BrainHQ®**, from 10 a.m. – 7 p.m. at 1-888-496-1675 (TTY 711), or visit them online at elderplan.brainhq.com.



Healthy Exercise Program: \$0 for in-person visits or virtual classes⁵

- Elderplan offers no-cost gym memberships at participating fitness centers, a home fitness kit, including an option for a wearable fitness tracker, and access to more than the 8000 exercise videos and digital fitness activities including coaching!
 - **Remember** to take your Flex Spending Card with you to use toward any out-of-pocket expenses to upgrade your fitness membership, schedule a private training session, or join a neighborhood gym or studio that's not part of the Silver&Fit network
 - Simply call our Fitness partner, **Silver&Fit®**, to learn more at **1-877-427-4788** from 9 a.m. – 5 p.m., Monday – Friday and/or enroll into the Home Fitness program at www.silverandfit.com anytime.
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Prescription Drugs: We understand how important it is that you take the medications your doctor prescribes. That's why we make it easy for you to access your prescriptions. Simply visit our website to:

- Find a pharmacy at elderplan.org/member-benefits/elderplan-benefits/pharmacies
 - Enroll in Mail-Order at elderplan.org/find-a-form by filling out the Prescription Drug Mail Order Form. You can also call **1-866-490-2102**, 24 hours, 7 days a week.
 - Find out if your medications are covered by going to Find a drug at elderplan.org/prescription
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Dedicated Care Management Team: One of the biggest perks of being enrolled in this plan is that you will have a dedicated Care Management team.

- Your Care Management team is committed to helping you stay healthy. The team will include a group of caring clinical professionals who will be responsible for coordinating your care, helping you stay in touch with your doctors and arranging for the services you need to keep you safe. They will be your biggest health advocate.
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And there's more...Elderplan is pleased to offer:



Exams, evaluations, screenings, and services in the comfort and safety of your home

As an Elderplan member, you can receive dental, hearing and vision exams, doctor and therapist visits, annual wellness visits, colorectal cancer screening, retinal eye exams, live and pre-recorded exercise videos, as well as the new memory fitness program at home.



A Wellness Incentive Program

Your team at Elderplan knows how important preventive care is to your health and well-being. That's why we are providing members that complete each eligible health activity with a \$25 reward. Please call the Wellness Team at **718-759-4413** from 9 a.m. to 5 p.m., Monday through Friday, or visit elderplan.org/elderplan-wellness to learn more.



Member-to-Member® Program

Connect with each other through our exclusive and award-winning Member-to-Member program. And there's no cost to you! Whether it's a friendly chat, wellness and relaxation activities, virtual concerts, cooking demos, exercise classes or a walk in the park Member-to-Member gives you options for staying connected and engaged. To join, simply call the Member-to-Member program at **347-254-7700 (TTY 711)**, 9 a.m. to 5 p.m., Monday through Friday, or visit us at www.elderplan.org/m2m.



Another Advantage of Being an Elderplan Member

Elderplan/HomeFirst is a member of the MJHS family, a not-for-profit health system founded in 1907 based on the core values of compassion, dignity and respect. MJHS offers a range of programs and services including: Home Care, MJHS Hospice and Palliative Care, as well as Isabella and Menorah Centers for Centers for Rehabilitation and Nursing Care. So, should you require access to additional support over time, and choose to receive services from MJHS, the Elderplan team can work together with their colleagues from across the system to better coordinate your care and make it easier for you.

Health Equity

Elderplan realizes that staying healthy is not always as easy as seeing the doctor or taking medications as prescribed. Unfortunately, gaps in access to quality health care based on race, ethnicity and financial stability are still all too often a factor. Consistent with our values, Elderplan is leading the way to great care by being committed to health equity, to closing these gaps in care, and ensuring that all our members have access to high-quality programs and services.

Improving your ability to easily access care is important to us. So, if you have questions about any of these plan benefits, or how to use them, we are here for you. Simply call Elderplan at **1-800-353-3765** (or TTY: 711 for the hearing impaired), between 8 a.m. – 8 p.m., 7 days a week. Visit www.elderplan.org



Elderplan is an HMO plan with Medicare and Medicaid contracts. Enrollment in Elderplan depends on contract renewal.

Elderplan/HomeFirst complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATTENTION: If you speak a non-English language or require assistance in ASL, language assistance services, free of charge, are available to you. Call 1-800-353-3765 (TTY: 711).

Elderplan/HomeFirst cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-353-3765 (TTY: 711).

Elderplan/HomeFirst 遵守適用的聯邦民權法律規定，不因種族、膚色、民族血統、年齡、殘障或性別而歧視任何人。注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-353-3765 (TTY: 711)。



This card is issued by Sutton Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Visa is a registered trademark of Visa, U.S.A. Inc. All other trademarks and service marks belong to their respective owners.

¹ For eligible members (with certain chronic conditions), the Special Supplemental Benefits for the Chronically Ill combines with the OTC benefit to cover certain grocery and meal items as a part of the quarterly OTC allowance. Eligible members will be notified and provided instructions on how to access the benefit.

² Members in this plan receive a quarterly maximum amount (\$140 every quarter) to purchase eligible over-the-counter (OTC) items at authorized retail stores. The OTC card balance cannot be carried over to the next quarter. The OTC card is not a debit or credit card and cannot be converted to cash.

³ Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our Member Services number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

⁴ Prior Authorization is needed for hearing aids.

⁵ No-cost gym membership is available at all fitness centers and in the Silver&Fit® network.



Notes



Leading the way to great care.SM

1-800-353-3765
[TTY: 711]

8 a.m. – 8 p.m., 7 days a week

Visit www.elderplan.org
for more information.